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Attorney Docket No.: G10.004 (Formerly G03.013)

Patent

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: MUNOZ et al.

Application No.: 09/886,912

Filing Date: June 21, 2001

For: METHOD AND APPARATUS FOR  
MATCHING RISK TO RETURN

)  
) Group Art Unit: 2161  
)  
) Examiner: NOT YET ASSIGNED  
)  
) INFORMATION DISCLOSURE  
) STATEMENT  
)  
) Attorney Docket No.: G10.004 (Formerly  
) G03.013)  
)  
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CERTIFICATE OF MAILING UNDER 37 CFR 1.8

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, Washington, DC 20231, on January 23, 2002.

Dated: January 23, 2002

By:

*Jill Holme*  
Jill Holme

Commissioner for Patents  
Washington, DC 20231

Sir:

This Information Disclosure Statement is submitted:

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- ☒ under 37 CFR 1.97(b);  
(within 3 months of filing national application; or date of entry of international application; or before mailing date of first office action on the merits; whichever occurs last)
- ☐ under 37 CFR 1.97(c) together with either a:
- ☐ Statement under 37 CFR 1.97(e), or
  - ☐ \$ \_ fee under 37 CFR 17(p); or  
(after 37 CFR 1.97(b) time period, but before final action or notice of allowance, whichever occurs first)

- ☐ under 37 CFR 1.97(d) together with a:
- ☐ Statement under 37 CFR 1.97(e),
  - ☐ Petition under 37 CFR 1.97(d)(2)(ii), and
  - ☐ \$ \_ petition fee under 37 CFR 17(i).
- (after 37 CFR 1.97(c) time period, but before payment of issue fee)

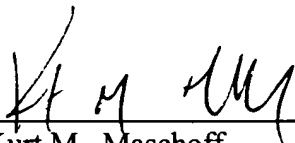
Applicants submit herewith patents, publications or other information of which they are aware that they believe may be material to the examination of this application, and in respect of which, there may be a duty to disclose.

The filing of this information disclosure statement shall not be construed as a representation that a thorough search has been made, an admission that the information cited is, or is considered to be, material to patentability, or that no other material information exists. Nor shall the filing of this information disclosure statement be construed as an admission against interest in any manner.

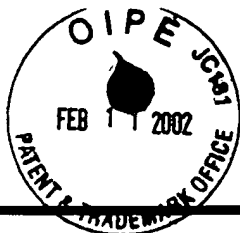
This Information Disclosure Statement is filed in accordance with 37 CFR §§1.56, 1.97 and 1.98. The items listed on the accompanying Form PTO-1449 may be deemed to be pertinent to the above-identified application and are made of record to assist the Patent and Trademark Office in its examination of this application. The Examiner is respectfully requested to fully consider the items listed on the enclosed copy of Form PTO-1449 and to independently ascertain their teaching.

Respectfully submitted,

January 23, 2002  
Date

  
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<sup>1</sup>Unique citation designation number. <sup>2</sup>See attached Kinds of U.S. Patent Documents. <sup>3</sup>Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup>For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup>Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup>Applicant is to place a check mark here if English language Translation is attached.



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| <b>Substitute for form 1449A/PTO</b><br><br><b>INFORMATION DISCLOSURE<br/>STATEMENT BY APPLICANT</b><br><br><i>(use as many sheets as necessary)</i> |   |           |   | <b>Complete if Known</b>      |                               |
|  |   |           |   | <b>Application Number</b>     | 09/886,919                    |
|  |   |           |   | <b>Filing Date</b>            | June 21, 2001                 |
|  |   |           |   | <b>First Named Inventor</b>   | MUNOZ et al.                  |
|  |   |           |   | <b>Group Art Unit</b>         | 2163                          |
|  |   |           |   | <b>Examiner Name</b>          | NOT YET ASSIGNED              |
|  |   |           |   | <b>Attorney Docket Number</b> | G10.004 (Formerly<br>G03.013) |
| <b>Sheet</b>   | 2 | <b>of</b> | 2 |                               |                               |

| <b>OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS</b> |                                 |  |                      |
|--|---------------------------------|--|----------------------|
| <b>Examiner<br/>Initials*</b>                            | <b>Cite<br/>No.<sup>1</sup></b> | <b>Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the<br/>item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s),<br/>publisher, city and/or country where published.</b> | <b>T<sup>2</sup></b> |
|  | E                               | Investments, 4 <sup>th</sup> Edition: Bodie, Kane, Marcus (Irwin McGraw-Hill), (Pages 217-219)   |                      |
|  | F                               | THE JOURNAL OF FIANANCE, Vo. VII, No. 1, March 1952 (Pages 77-91)  |                      |
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| <b>Examiner<br/>Signature</b> |  | <b>Date<br/>Considered</b> |  |
|-------------------------------|--|----------------------------|--|

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup>Unique citation designation number. <sup>2</sup>Applicant is to place a check mark here if English language Translation is attached.